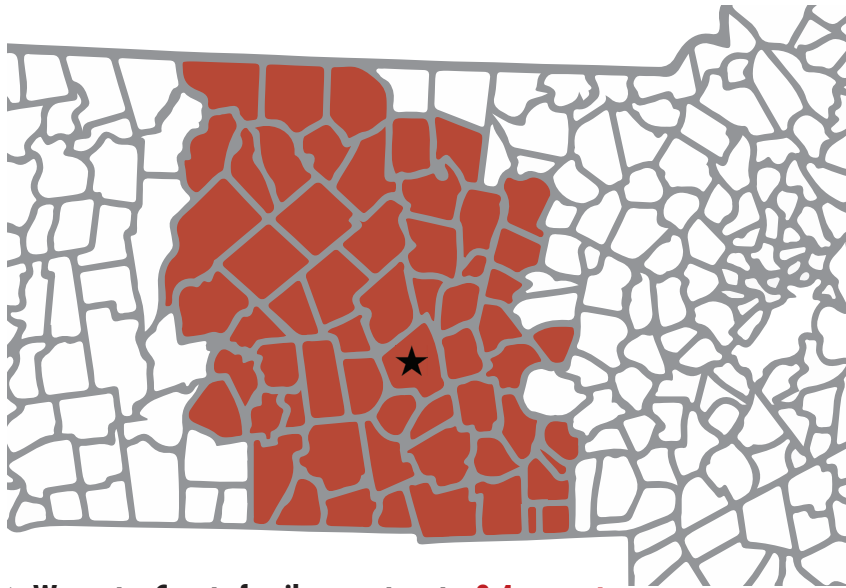


RAFT 2015-2016

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION IN WORCESTER COUNTY

The second largest county by population in the Bay State is also the biggest in size: Worcester County. It has all the benefits of a rural region, as well as all the culture and challenges associated with urban life, as seen in the city on seven hills: Worcester. One of a number of key agencies helping the county with its housing needs is the Central Massachusetts Housing Alliance (CMHA). CMHA serves as the lead agency in the Greater Worcester area for the provision of shelter, housing placement and prevention resources to divert families from needing to enter the state shelter system.

WORCESTER – THE CITY AND COUNTY – BY THE NUMBERS



- ▶ Worcester County family poverty rate: **8.4 percent**
- ▶ City of Worcester family poverty rate: **17.4 percent**
- ▶ Renter population in county: **34.8 percent**
- ▶ Renter population in city: **56 percent**
- ▶ Vacant rental units in county: **6.6 percent**
- ▶ Vacant rental units in city: **6.3 percent**
- ▶ Median rent for two-bedroom apartment: **\$1,062**
- ▶ Annual income needed to afford two-bedroom apartment: **\$42,480**
- ▶ County residents who can't afford that: **about 34.3 percent**
- ▶ City residents who can't afford that: **about 48 percent**

Sources: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates; National Low Income Housing Coalition; images from Wikimedia Commons

It also provides emergency shelter, housing assistance, homebuyer and housing counseling, job training and education, and information and referrals to about 11,300 households each year.

As some of these households struggle to keep up with their bills, they teeter on the edge of homelessness. That is where the Residential Assistance for Families in Transition (RAFT) program comes in. RAFT is the state's largest family homelessness prevention program.

REAL SAVINGS

By investing

\$339,233

in CMHA's RAFT program,
the commonwealth saved

\$4.1 million

and kept 120 families out
of emergency shelter.

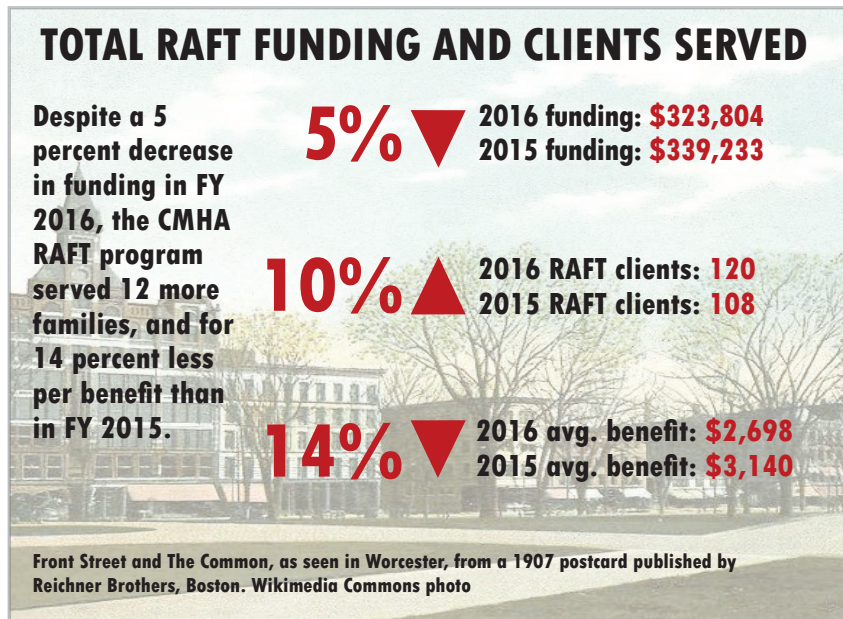


Leading the way home

“We relocated from Puerto Rico due to my youngest son’s serious medical issues. ... We were staying with a family member but after a few months they were not able to allow us to stay there any longer. ... Now, that I have a place to live, my son can get the resources that he needs. ... My daughter and I are **rebuilding our memories** and hoping for the future.”

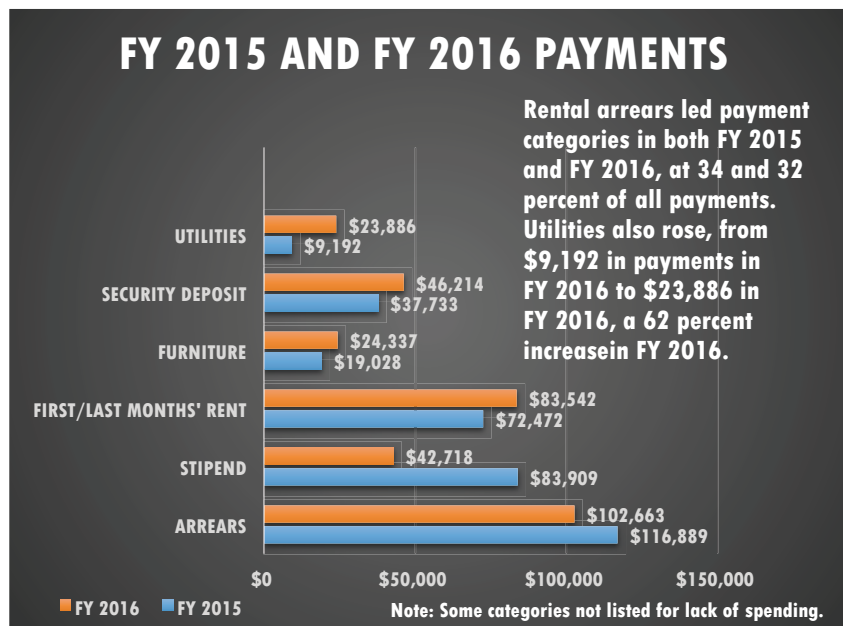
– Natasha, CMHA RAFT client

This report paints a picture of CMHA’s RAFT profile and the greatest needs of clients during fiscal 2015 and 2016. The RAFT program serves families who have very low and extremely low incomes¹. After deemed eligible, participating families may receive up to \$4,000 annually to help them with rent arrearages, utility bills, moving costs and other key housing expenses. CMHA is one of two state-contracted administrators for RAFT in the region.



REPEAT CLIENTS IN FY 2016

In FY 2016, there were 120 clients, three of whom had received RAFT aid in FY 2015. Returning clients cost more on average (\$3,542) than their all-client peers (\$2,698), but had roughly the same level of need for rental arrears payments, at 38 and 32 percent respectively. Both groups needed similar portions of housing start-up costs (security deposits, and first and last months’ rent), at 48 percent for returning clients and 40 percent for all clients. With only 3 percent of FY 2016 RAFT clients having received aid in the year prior, the program is not being overused. RAFT is being used as it should: to pull Bay State families back from the brink of homelessness.



RAFT CONTACTS

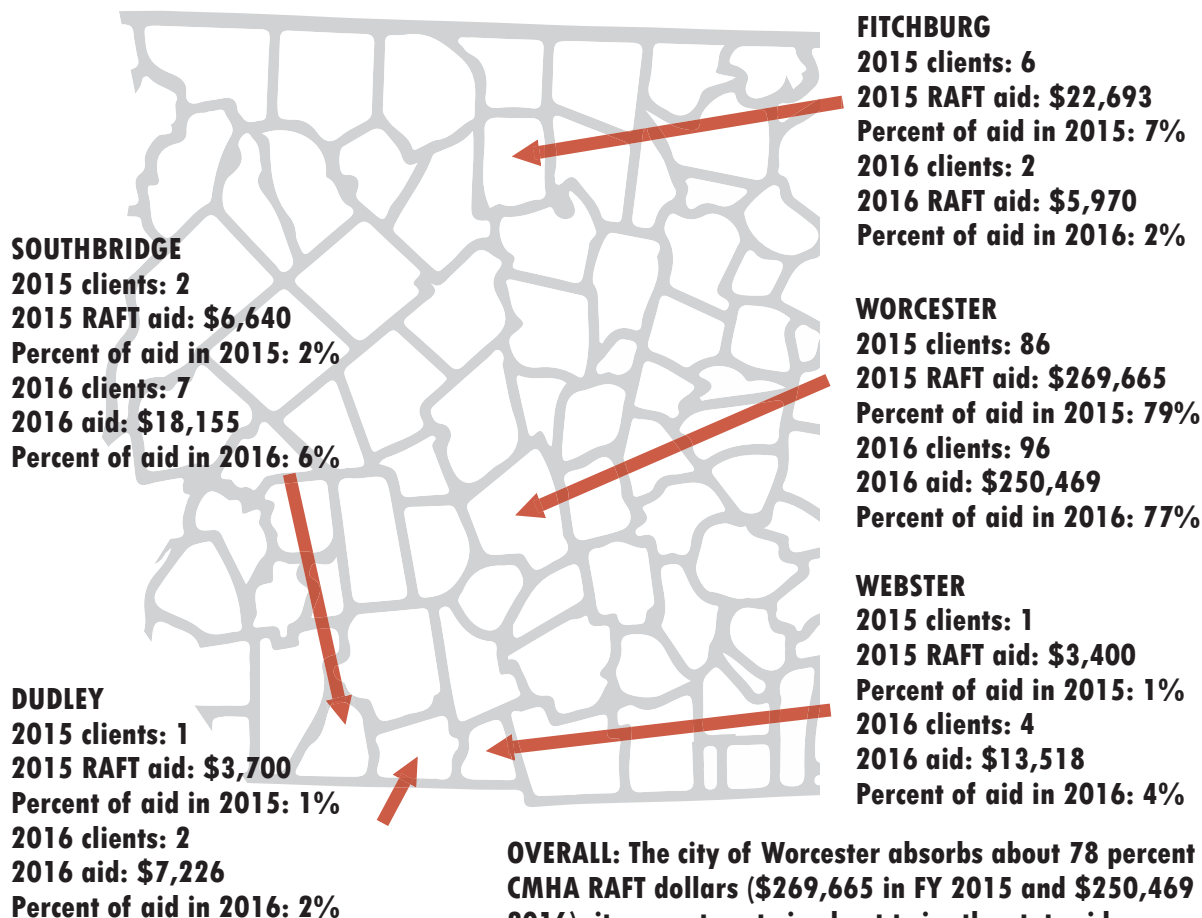
Miurka Torres, 774-243-3831, mtorres@cmhaonline.org, and Grace Carmark, 508-791-7265, ext. 104, carmark@cmhaonline.org

THE MAJORITY OF RAFT CLIENTS: WOMEN AND CHILDREN

As with all RAFT programs around the state, CMHA's RAFT households are overwhelmingly headed by women, at 93 percent in FY 2016. More often than not, these were single mothers with two children. In FY 2015, CMHA's client households were led by 104 women and 4 men, and in FY 2016 it was 111 women and 9 men. The average age of clients in FY 2015 was 32 (the youngest average age enrolled in RAFT statewide that year), and in the following year it was 33.



FY 2015 AND FY 2016 ASSISTANCE BY CITY AND TOWN



OVERALL: The city of Worcester absorbs about 78 percent of all CMHA RAFT dollars (\$269,665 in FY 2015 and \$250,469 in FY 2016); its poverty rate is about twice the statewide average. In FY 2015, Fitchburg held the second slot for most RAFT aid received, far less at \$22,693; the following year, Fitchburg clients needed \$5,970 in aid, accounting for only 2 percent of CMHA's RAFT budget. In FY 2016, Southbridge moved into the position of second most aid received, at \$18,155.

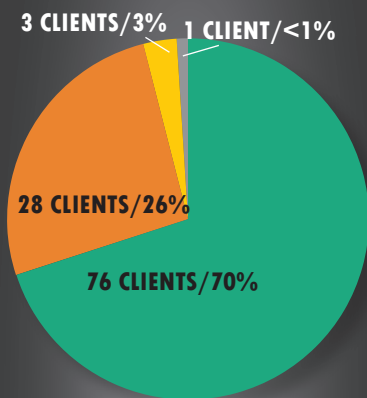
OTHER TOWNS: In FY 2015, 9 clients from West Brookfield, Blackstone, Millbury, Whitinsville, Oxford and Shrewsbury received \$22,351 in aid, representing about 7 percent of RAFT spending in CMHA's coverage area. In FY 2016, eight clients from Milford, Shrewsbury, Millbury, Townsend, Gardner, South Barre and Winchendon received \$24,866 in aid, representing about 8 percent of RAFT spending.

▶ **108** families
helped in FY 2015

▶ **120** families
helped in FY 2016

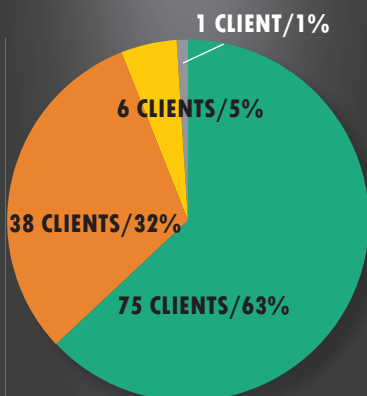
FY 2015 CLIENTS BY RACE

As with most regions of the commonwealth, whites are the greatest users of RAFT aid. The ranks of all ethnic and racial groups held steady year over year.



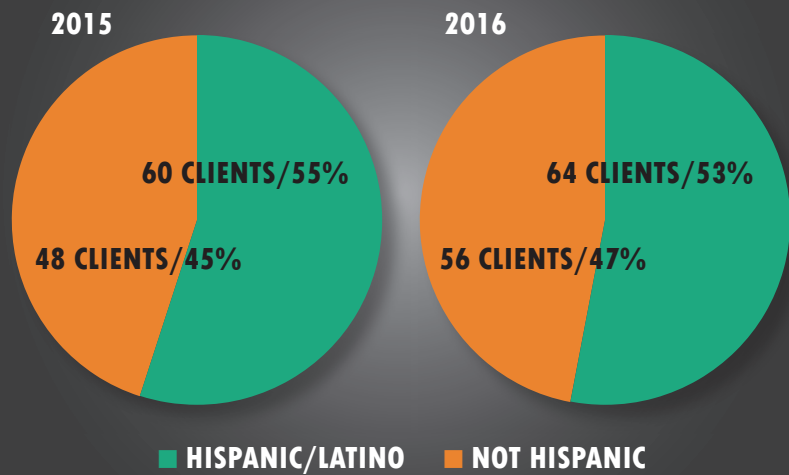
- WHITE
- BLACK/AFRICAN AMERICAN
- AMERICAN INDIAN/ALASKA NATIVE
- ASIAN

FY 2016 CLIENTS BY RACE



- WHITE
- BLACK/AFRICAN AMERICAN
- AMERICAN INDIAN/ALASKA NATIVE
- ASIAN

FY 2015 AND FY 2016 CLIENT ETHNICITY



FY 2015 AND FY 2016 HOUSING CRISES

Year over year, there was a 6 percent increase in the numbers of clients who were evicted from public and private rentals, with 66 cases in FY 2015 and 70 cases in FY 2016; this accounted for 56 percent of housing crises in FY 2015 and 54 percent in FY 2016. Being asked to leave a residence where they were not the primary tenant happened more to clients in FY 2016, as well, from 39 instances in FY 2015 to 43 in FY 2016, a 10 percent increase. Utility shutoffs rose from 5 cases to 15, upping its share of crises from 4 percent in FY 2015 to 12 percent in FY 2016.

NOTES

ⁱ Calculation compares the cost to assist CMHA's FY 2016 RAFT families to the estimated cost to house the same number of families in emergency shelter (an average stay of 10.5-months costing \$36,855 per family, according to state data).

ⁱⁱ Not less than 50 percent of the funding will be available for families with an income at or below 30 percent of AMI, and a maximum of 50 percent for families between 30-50 percent AMI, in accordance with the state budget. A family of three in the CMHA service area who earns less than \$37,450 annually is eligible for RAFT.

CREDITS

This report was written and compiled by Noah Hoffenberg, director of Housing Assistance Corporation's Housing Information Department, for the Regional Housing Network of Massachusetts and CMHA. It was designed with the help of Kristen vonHentschel.

